

**MISSISSIPPI AFFORDABLE COLLEGE SAVINGS PROGRAM  
MAY MATCH PROMOTION  
Official Rules**

**SPONSOR:** The Mississippi Affordable College Savings (MACS) Program and TIAA-CREF Tuition Financing, Inc. (“TFI”) (hereinafter collectively, the “Sponsor”).

**Promotion Period:** The promotion is available during May 2016 beginning at 12:01 AM Central Time (CT) on May 1, 2016 and through 11:59 PM CT on May 31, 2016 (“Promotion Period”).

**Offer Description:** To receive a \$50 matching deposit (“Matching Deposit”), eligible individuals must:

- Open a new MACS account for a beneficiary (must be a unique Account Owner/Beneficiary combination, e.g. an account does not already exist for the Account Owner/Beneficiary) during the Promotion Period with an initial deposit of at least \$100 to be contributed and invested at the time the new MACS Plan account is opened. The initial \$100 deposit must be received within 10 business days after the account is established.

-OR-

- If the individual already has a MACS account and has not yet set up an Automatic Contribution Plan (ACP), that individual can qualify for the match by setting up ACP during the Promotion Period for a minimum of \$25 per month, with the first contribution deposited into their account during the promotion period and continuing for at least three (3) months.

-OR-

- If the individual already has a MACS account and has an Automatic Contribution Plan (ACP) set up and has been contributing regularly, that individual can qualify for the match by increasing the amount they contribute via ACP by a minimum of \$25 per month. The increase must take effect during the Promotion Period and continue for at least three (3) months.

Only one Matching deposit allowed per Beneficiary. The Matching Deposit will be made to the eligible MACS account after the account remains open and funded for at least three (3) months. The Matching Deposit is expected to be made on or before September 20, 2016. Limit: one (1) Matching Deposit per MACS account, and only one (1) Matching Deposit per Beneficiary. Void where prohibited or restricted by law.

**Eligibility:** Offer open to legal residents of the 50 states of the United States who are at least 18 years of age or older and have a social security number or federal taxpayer identification number. The following are excluded: (a) members, officers, and employees of the Mississippi State Treasurer’s Office, TFI and its parent, subsidiaries, affiliates, owners, members, directors, managers, officers, employees, trustees, agents; and their respective immediate family members (spouse, domestic partner, parents, legal guardians, grandparents, grandchildren, siblings, children and “step” of each) and those individuals living in their same household; and (b) FINRA affiliated customers. All taxes and other costs associated with this promotion are solely the responsibility of the recipient and/or beneficiary.

**Agreement to the Official Rules:** By accepting the matching contribution, an account owner fully and unconditionally agrees to and accepts these Official Rules and the decisions of the Sponsor, which are final and binding in all matters related to the promotion.

**Awards:** Awards will consist of a one-time \$50 contribution into a qualifying owner’s account. There is a limit of one match per eligible account or per beneficiary.

**Taxes and Expenses; No Transfer or Substitution:** Account owners will be responsible for all expenses related to acceptance and use of a match. No transfer or substitution of the award is permitted, except by Sponsor who reserves the right to substitute an award, in whole or in part, for one of comparable or greater value due to unavailability for any reason, as solely determined by Sponsor.

**RELEASE:** By participating, entrants agree to release and hold harmless the Sponsor and their respective trustees, directors, officers, agents, affiliates and employees (collectively, "Released Parties") from any and all liability for any claims, costs, injuries, losses or damages of any kind caused by their participation in the match program, including, but not limited to, the unauthorized or illegal access to personally identifiable or sensitive information. Neither Released Parties nor any service providers are responsible for incorrect or inaccurate entry information, or for any human or other error, technical malfunctions, lost/delayed data transmission, omission, interruption, deletion, defect, line failures of any telephone network and/or modem, computer equipment, software, inability to access any online service or website, or any other error or malfunction, or any injury or damage to Entrant's or any other person's computer, or for any other error related to or resulting from participation in this match program, whether computer, technical, typographical, printing, human or otherwise, including, without limitation, errors or malfunctions which may occur in connection with the administration of the match program, will grant to Sponsor and its designees the right, except where prohibited by law, to use their names, likenesses, pictures, addresses (cities and states), voices, biographical information, written or oral statements, for advertising, promotional and/or online voting purposes in promoting the Sponsor, its products, websites, and/or this program, in any and all media now or hereafter known throughout the world in perpetuity, without additional compensation, notification or permission. Participating Account Owners not complying with all rules are subject to disqualification.

**Personal Information:** Information collected online is subject to the MACS Privacy Policy <https://www.ms529.com/misc/privacy.shtml>

Before investing in a 529 plan, you should consider whether the state you or your designated beneficiary resides in or has taxable income in has a 529 plan that offers favorable state income tax or other benefits that are only available if you invest in that state's 529 plan. A Mississippi state income tax deduction on contributions made to MACS is available to Mississippi taxpayers. Limitations apply. See the [Disclosure Booklet](#) for details.

Consider the investment objectives, risks, charges and expenses before investing in the MACS college savings plan. Please visit <http://www.ms529.com> for a Plan Disclosure Booklet containing this and other information. Read it carefully. Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss.

***The tax information contained herein is not intended to be used, and cannot be used, by any taxpayer for the purpose of avoiding tax penalties. Taxpayers should seek advice based on their own particular circumstances from an independent tax advisor. Non-qualified withdrawals may be subject to federal and state taxes and the additional federal 10% tax. Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss.***

TIAA-CREF Tuition Financing, Inc., Plan Manager. TIAA-CREF Individual & Institutional Services, LLC, member FINRA, distributor and underwriter for the Mississippi Affordable College Savings Program.

VOID WHERE PROHIBITED

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